

## UNITED STATES BANKRUPTCY COURT District of Minnesota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/18/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steven Floyd Buck  
2620 16th St S Apt 102  
Saint Cloud, MN 56301-4957

Case Number: 15-41785 - MER

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:  
xxx-xx-4670

Attorney for Debtor(s) (name and address):

Stephen Heller  
Heller & Thyen, P.A.  
606 25th Ave S  
Suite 110  
St. Cloud, MN 56301  
Telephone number: 320-654-8000

Bankruptcy Trustee (name and address):

J. Richard Stermer  
Stermer & Sellner, Chtd.  
102 Parkway Drive  
PO Box 514  
Montevideo, MN 56265  
Telephone number: 320-269-6491

**Meeting of Creditors**

Date: **July 8, 2015**

Time: **10:30 AM**

Location: **Stearns History Museum, 235 S 33rd Ave, St Cloud, MN 56301**

**Presumption of Abuse under 11 U.S.C. § 707(b)** (See "Presumption of Abuse" on reverse side.)

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/8/15**

**Certificate of Completion of Financial Management Course due: 9/8/15**

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 301 United States Courthouse, 300 South 4th Street, Minneapolis, MN 55415.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.****Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Bankruptcy Clerk's Office** ( Monday – Friday: 8:00am – 5:00pm )

301 U.S. Courthouse  
300 South Fourth Street  
Minneapolis, MN 55415  
Telephone number: (612)-664-5200  
Web address: [www.mnb.uscourts.gov](http://www.mnb.uscourts.gov)

**For the Court:**

Clerk of the Bankruptcy Court:  
Lori Vosejka  
Date: 5/19/15

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 Steven Floyd Buck  
 Debtor

Case No. 15-41785-MER  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0864-4

User: reneee  
 Form ID: b9a

Page 1 of 1  
 Total Noticed: 24

Date Rcvd: May 19, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2015.

db Steven Floyd Buck, 2620 16th St S Apt 102, Saint Cloud, MN 56301-4957  
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 61046445 727 APARTMENTS, C/O CATHY HOEFER, 1205 MAINE PRAIRIE RD, SAINT CLOUD, MN 56301-4899  
 61046449 E PARTNER NE, 740 E 1910 S, PROVO, UT 84606  
 61046450 GERALD F PACHAN, 403 1ST ST SE, AVON, MN 56310-9514  
 61046454 MED1 MOUNTAIN MEDICAL PHYSICIANS, 740 E 1910 S, PROVO, UT 84606  
 61046455 MESSERLI & KRAMER, P.A., 3033 CAMPUS DR STE 250, PLYMOUTH, MN 55441-2662  
 61046456 +MID-CENTRAL FED SAVING, 520 JEFFERSON ST S, WADENA, MN 56482-1844  
 61046459 SHERBURNE COUNTY, 13880 HIGHWAY 10, ELK RIVER, MN 55330-1787  
 61046462 TDI LEASING LLC, PO BOX 322, SAVAGE, MN 55378-0322

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: steve@hellerthyen.com May 19 2015 22:23:24 Stephen Heller,  
 Heller & Thyen, P.A., 606 25th Ave S, Suite 110, St. Cloud, MN 56301  
 tr +EDI: BJRSTERMER.COM May 19 2015 22:18:00 J. Richard Stermer, Stermer & Sellner, Chtd.,  
 102 Parkway Drive, PO Box 514, Montevideo, MN 56265-0514  
 smg +EDI: MINNDEPREV.COM May 19 2015 22:18:00 Minnesota Department of Revenue,  
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
 ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov May 19 2015 22:23:33 US Trustee,  
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 61046446 +EDI: APPLIEDBANK.COM May 19 2015 22:18:00 APPLIED BANK, 660 PLAZA DR,  
 NEWARK, DE 19702-6369  
 61046447 +E-mail/Text: bankruptcy@mycmcu.org May 19 2015 22:23:32 CENTRAL MINNESOTA CU,  
 20 4TH AVE SE, MELROSE, MN 56352-1356  
 61046448 EDI: RCSFNBMARIN.COM May 19 2015 22:18:00 CREDIT ONE BANK, PO BOX 60500,  
 CITY OF INDUSTRY, CA 91716-0500  
 61046451 EDI: IIC9.COM May 19 2015 22:18:00 IC SYSTEMS INC, PO BOX 64378,  
 SAINT PAUL, MN 55164-0378  
 61046452 +EDI: IIC9.COM May 19 2015 22:18:00 INTERMOUNTAIN HEALTHCARE, PO BOX 64378,  
 SAINT PAUL, MN 55164-0378  
 61046453 EDI: IRS.COM May 19 2015 22:18:00 IRS, CENTRALIZED INSOLVENCY, PO BOX 7346,  
 PHILADELPHIA, PA 19101-7346  
 61046457 EDI: MID8.COM May 19 2015 22:18:00 MIDLAND FUNDING, 8875 AERO DR STE 200,  
 SAN DIEGO, CA 92123-2255  
 61046458 EDI: MINNDEPREV.COM May 19 2015 22:18:00 MN DEPARTMENT OF REVENUE,  
 COLLECTIONS DIVISION, BKY SECTION, PO BOX 64447, SAINT PAUL, MN 55164-0447  
 61046460 EDI: NEXTEL.COM May 19 2015 22:18:00 SPRINT, PO BOX 4191, CAROL STREAM, IL 60197-4191  
 61046461 E-mail/Text: attorneybankruptcy@co.stearns.mn.us May 19 2015 22:23:32  
 STEARNS COUNTY COURT ADMINISTRATION, 725 COURTHOUSE SQ, SAINT CLOUD, MN 56303-4781  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 21, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2015 at the address(es) listed below:

J. Richard Stermer rstermer@stermerlaw.com, mn21@ecfcbis.com  
 Stephen Heller on behalf of Debtor Steven Floyd Buck steve@hellerthyen.com,  
 erin@hellerthyen.com;jessica@hellerthyen.com  
 US Trustee ustpregion12.mn.ecf@usdoj.gov

TOTAL: 3